

PRIVACY POLICY

The Servicing Group, Inc. (“TSG”) is committed to protecting the personal information and privacy of our customers. Our policy applies to the TSG website and any documents we retain related to the servicing of your loan. Federal law also requires us to tell you how we collect, share and protect your personal information. Federal law gives consumers the right to limit some but not all sharing.

PLEASE READ THIS POLICY CAREFULLY AND RETAIN FOR FUTURE REFERENCE

The following is the Privacy Policy of **TSG**. In the policy, “TSG”, “we”, “us”, “our” and “ours” refer to Servicing. The words “you”, “your” or “yours” refer to each individual that is one of our customers or former customers that we provide servicing for. When you are no longer a customer of ours, we will continue to treat your information as if you were still a customer in accordance with this Privacy Policy. Please read the policy carefully and contact us if you have any questions:

Why and How We Obtain Personal Information

TSG obtains and maintains your personal information (hereinafter referred to as your non-public personal information) in the course of servicing your loan. The information allows us to service your loan and may include the following:

- Information that we receive from you on your loan application (i.e. social security numbers, phone numbers, credit scores/reports, income and employment history);
- Information about your transactions with us (i.e. loan balance, payment history or other account history);
- Information we receive from your loan closing documents;
- Other information relevant to the servicing of your loan.

We restrict access to non-public personal information about you to those employees and agents that we determine need to know the information to provide products and/or services to you, service your loan, or maintain the systems that support your account. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public information.

Types of Information that TSG Discloses

Third-Parties that Receive Information from Servicing:

- Financial service providers, such as mortgage lenders, mortgage bankers, banks, property tax services;
- We may also disclose non-public personal information about you to affiliated and non-affiliated third-parties as permitted by law (i.e. to respond to court orders and/or legal investigations, or to report to credit bureaus).

Marketing and/or Outside Services Agreements:

We may disclose information that we collect about you, as described above, to companies that perform services on our behalf (i.e. property valuation services). We do not share information with affiliates and/or non-affiliates for marketing purposes.

Limiting the Sharing of Your Personal Information

Federal Law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes (information about your credit worthiness),
- Affiliates from using your information to market to you (we do not do),
- Sharing for non-affiliates to market to you (we do not do)

Definitions

Affiliates – companies related by common ownership or control.

- 1st Mortgages is an affiliate of **TSG**

Non-Affiliates – companies not related by common ownership or control.

- TSG** does not share with non-affiliates to market to you

Questions?

Call 303-952-1070 or go to www.theservicinggroup.com.